

FILED
10/4/24 4:15 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:) Case No. 22-20316 GLT
) Chapter 13
Kristy M. Pastor,) Docket No. 47
Debtor(s))

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

☐ a motion to dismiss case or certificate of default requesting dismissal

☒ a plan modification sought by: The Debtor

☐ a motion to lift stay
as to creditor _____

☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

☒ Chapter 13 Plan dated 4/22/2022

☐ Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$1,656.00 to \$1,960.00 per month effective 10/2024 ; and/or the Plan term shall be changed from months to months.
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☐ Other: G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:

***The new mortgage payment payable to First National Bank of Pennsylvania is \$150.00, effective 10/1/2024 per the Notice of Mortgage Payment Change filed on 9/9/2024.**

***Legal fees of \$500.00 have been added.**

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein,

such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 4th day of October, 2024

Dated: _____



United States Bankruptcy Judge

Stipulated by:

/s/ Kenneth Steidl
Counsel to Debtor

Stipulated by:

/s/ Kames Warmbrodt
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

In re:
Kristy M. Pastor
Debtor

Case No. 22-20316-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 04, 2024

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2024:

Recip ID	Recipient Name and Address
db	+ Kristy M. Pastor, 382 Mansville Road, Ligonier, PA 15658-2064
cr	+ Pennsylvania Housing Finance, 211 North Front Street, Harrisburg, PA 17101-1406
15462360	Advanced Dermatology, PO Box 947046, Atlanta, GA 30394-7046
15457007	Linda Piotrowsky, 378 Mansfield Road, Ligonier, PA 15658
15457021	+ Washington Area Teachers FCU, 75 Landings Dr, Washington, PA 15301-9409

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Oct 04 2024 23:09:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 04 2024 23:23:29	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15456968	Email/Text: ally@ebn.phinsolutions.com	Oct 04 2024 23:09:00	Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902
15468123	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 04 2024 23:23:13	Ally Bank c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15456971	Email/Text: creditcardbkcorrespondence@bofa.com	Oct 04 2024 23:09:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
15456969	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 04 2024 23:09:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15460856	Email/Text: creditcardbkcorrespondence@bofa.com	Oct 04 2024 23:09:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15456974	+ Email/Text: BarclaysBankDelaware@tsico.com	Oct 04 2024 23:09:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15456973	+ Email/Text: BarclaysBankDelaware@tsico.com	Oct 04 2024 23:09:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15456980	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 04 2024 23:09:53	Capital One, AttnL: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15456978	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 04 2024 23:23:12	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15456975	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 04 2024 23:09:34	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15473213	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 04 2024 23:09:53	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083

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15456989	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 04 2024 23:23:30	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15456990	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 04 2024 23:23:31	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15456992	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 04 2024 23:09:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15456991	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 04 2024 23:09:00	Comenity Bank, Po Box 182789, Columbus, OH 43218-2789
15456994	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 04 2024 23:09:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
15456993	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 04 2024 23:09:00	Credit Collection Services, Po Box 447, Norwood, MA 02062-0447
15456997	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 04 2024 23:23:12	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15456995	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 04 2024 23:09:53	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15456999	Email/Text: mrdiscen@discover.com	Oct 04 2024 23:09:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15457010	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 04 2024 23:23:13	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15458953	Email/Text: mrdiscen@discover.com	Oct 04 2024 23:09:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15457000	+ Email/Text: mrdiscen@discover.com	Oct 04 2024 23:09:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15457003	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Oct 04 2024 23:09:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15457001	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Oct 04 2024 23:09:00	First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15457616	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Oct 04 2024 23:09:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15474797	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 04 2024 23:09:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15456985	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 04 2024 23:09:52	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15456981	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 04 2024 23:23:29	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15457006	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 04 2024 23:09:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15457005	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 04 2024 23:09:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15457008	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 04 2024 23:09:53	LVNV Funding LLC, Po Box 10497, Greenville, SC 29603-0497
15458335	Email/PDF: resurgentbknotifications@resurgent.com	Oct 04 2024 23:09:34	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15457009	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 04 2024 23:23:49	Macys, Po Box 6789, Sioux Falls, SD 57117-6789
15457011	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 04 2024 23:09:00	Midland Credit Management LLC, 320 East Big Beaver, Troy, MI 48083-1271
15460598	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 04 2024 23:09:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15457012	+ Email/Text: bankruptcydpt@mcmcg.com		

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		Oct 04 2024 23:09:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15457014	Email/Text: blegal@phfa.org	Oct 04 2024 23:09:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
15457015	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 04 2024 23:23:29	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15457016	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 04 2024 23:09:53	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15470936	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 04 2024 23:23:12	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15457013	+ Email/Text: blegal@phfa.org	Oct 04 2024 23:09:00	Pennsylvania Housing Finance Agency, 211 N Front Street, Harrisburg, PA 17101-1406
15463875	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 04 2024 23:09:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
15475887	+ Email/PDF: ebn_ais@aisinfo.com	Oct 04 2024 23:09:46	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15457352	^ MEBN	Oct 04 2024 23:05:15	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15457017	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 04 2024 23:09:50	Synchrony/PayPal Credit, Po Box 965005, Orlando, FL 32896-5005
15457018	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 04 2024 23:23:29	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15478227	+ Email/Text: bncmail@w-legal.com	Oct 04 2024 23:09:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15457020	+ Email/Text: bncmail@w-legal.com	Oct 04 2024 23:09:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15457019	+ Email/Text: bncmail@w-legal.com	Oct 04 2024 23:09:00	Target, Po Box 673, Minneapolis, MN 55440-0673

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC
cr	*+	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15456972	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court., Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
15456970	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15456979	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15456976	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15456977	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15456998	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15456996	*+	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15457004	*+	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15457002	*+	First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15456986	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15456987	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15456988	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850

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15456982	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
15456983	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
15456984	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850

TOTAL: 1 Undeliverable, 17 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2024 at the address(es) listed below:

Name	Email Address
Christopher M. Frye	on behalf of Debtor Kristy M. Pastor chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmlawgroup.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6